REPORT OF THE ONTARIO STUDENT ASSISTANCE PROGRAM 1987/88

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Report of the Ontario Student Assistance Program

1987-88

I am pleased to present the 1987-88 Report of the Ontario Student Assistance Program (OSAP). This report provides a detailed analysis and review of the financial assistance provided to postsecondary students by the Government of Ontario. It is the tenth annual report on OSAP since the introduction of the Ontario Study Grant Plan in 1978-79.

OSAP is an integral component of the provincial government's continuing commitment to facilitating accessibility to postsecondary education for all qualified students.

The major source for the data presented in this report was the information provided on students' application forms for financial assistance. Requests for additional information relating to this report should be directed to:

Student Awards Branch
Ministry of Colleges
and Universities
P.O. Box 4500
Thunder Bay, Ontario
P7B 6G9

Telephone: (807) 345-4830
Toll-free: 1-800-465-3013

Lyn McLeod
Minister of Colleges and Universities

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Introduction

Provincial assistance for postsecondary students in Ontario dates back to the early 1920s, however, the first comprehensive form of student aid was introduced through the Dominion-Provincial Student Aid Program (DPSAP) in 1939. The Dominion-Provincial Student Aid Program was designed to help students who showed academic potential but lacked the necessary financial resources to gain access to a university education. The provincial government matched the federal financial contribution. This program continued until 1964-65, when it was superseded by the Government of Canada Student Loans Plan, which was based solely on financial need. Provincial grants were then introduced in 1966 to supplement the federal loans. In 1978, the criteria governing eligibility and assessment of financial need for the Ontario Grant Plan were developed and administered separately from the Federal Loan Plan.

The Ontario Student Assistance Program consists of six plans. The Ontario Ministry of Colleges and Universities finances the Ontario Study Grants Plan, the Ontario Student Loans Plan, the Ontario Special Bursaries Plan, and the Ontario Work-Study Plan. The Department of the Secretary of State of Canada finances the full-time and part-time Canada Student Loans Plan. This report deals primarily with the four provincially-funded plans.

The main objective of the Ontario Student Assistance Program is to provide financial assistance to academically qualified and financially needy Ontario residents to facilitate access to postsecondary education. To meet this objective, assistance is provided in the form of non-repayable grants (Ontario Study Grants – for the first four years of postsecondary study); guaranteed, interest-subsidized loans (Ontario Student Loans); non-repayable bursaries for part-time students (Ontario Special Bursaries). The "needs test", which is basic to the plans under the Ontario Student Assistance Program, determines what students require by way of supplemental financial assistance to help them undertake postsecondary study, in addition to resources available to the students and their families.

Unlike some of the student assistance programs in Canada, the Ontario Student Assistance Program offers grant funds first to the students with the greatest financial need. This increases the accessibility to postsecondary education for students from lower income families.

This document reviews the performance of the Ontario Student Assistance Program during the academic year 1987-88. It analyses the assistance provided under the program, to whom aid was given and in what form. It also reviews the program's operation in terms of its individual components.

Wherever possible, comparative data are provided for earlier years. All amounts shown are in "current dollars". No allowance has been made for inflation. It should be noted, however, that any time-series comparisons would be meaningful only for the period commencing 1978-79. Before that year, the operation of the program differed significantly from its present form in that a student was required to borrow the first $1000 of need as a federal loan before receiving any grant assistance from the province. Currently, a student is assessed simultaneously for grant and loan assistance, with the award being administered in a form consistent with the student's financial background.

In 1987-88 a student was classified as Group B (independent of parental financial resources) for *grant* assessment if he/she was married *or* was a sole-support parent with a dependent child or children *or* had worked full-time for three periods of twelve consecutive months. A student was classified as Group B for the federal *loan* assessment if he/she was married *or* was a sole-support parent with a dependent child or children *or* had worked full-time for two periods of twelve consecutive months *or* had been out of secondary school for four full years. A student who did not meet the criteria above was classified as Group A (dependent on parental financial resources).

Summary[1]

The highlights of the 1987-88 program are as follows:

- During the academic year 1987-88[2] a total of 104 972 students, approximately 89% of applicants, received aid in the form of loans and grants under the Ontario Student Assistance Program. These students received assistance of $393.28 million[3]; $153.39 million of this was in the form of grants, and $239.89 million in the form of loans (see Table 1, page 4).

- Approximately 41% of the total grant money provided to dependent single students was received by students whose parents earned incomes less than $14 200, and 75% by students with parental incomes less than $25 000.

- Of all students in full-time enrolment in Ontario colleges and universities, 36% received assistance from the Ontario Student Assistance Program. Of these, 26% received a mix of grants and loans and 10% received loans only. The total number of awards as a percentage of full-time enrolment in Ontario's colleges and universities dropped slightly from the previous year.

- The average value of grants increased in 1987-88 by 20% for dependent single students, 23% for married students, and increased by 26% for independent single students (see Table 5, page 6).

- The number of grant awards for students enrolled in private vocational schools decreased by 6%. This corresponds to the 6% decrease in the number of applications for assistance.

- The number of grant awards for students in universities and colleges of applied arts and technology also declined by 6%. This is attributable to the decline in the number of applications from university and college students by 2.2% and 3.4% respectively, and an increase in the financial resources of many students. Grant awards for Ontario students studying outside the province increased by 30%.

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1. Detailed tables on the various distributions of these awards are provided as appendices to this report. Information presented as a percentage in the summary is rounded off to the nearest whole percent.

2. An academic year covers the period from July of one year to August of the following year (from September to the following April for most students) and overlaps two government fiscal years which run from April 1 to March 31.

3. Assistance consists of loans and grants provided to students and does not include the expenditure made on interest payments and defaults on loans.

- There was a 3% increase in the number of married students receiving grants and a 1% increase in the number of independent single students. The number of dependent single students receiving grants decreased by 7%.

- Of the total grant awards, 57% were made to female students and 43% to male students (see Table 4, page 6).

- Of the students enrolled in Ontario's universities, 36 480 (19% of full-time student enrolment) received assistance in the form of grants or a mix of grants and loans. Approximately 97% of these students were enrolled in undergraduate programs. The remainder were enrolled in graduate programs or diploma, certificate and other non-degree programs.

- Of the students enrolled in Ontario's colleges, 31 375 (33% of full-time college enrolment) received grants and/or loans. These students were enrolled in the following programs: 28 752 in diploma programs, 2 600 in certificate programs, and 23 in other programs.

- A total of 4 011 students, an increase of 46% from 1986-87, received funds under the Ontario Work-Study Plan. This plan was introduced in 1982-83 to help students with special financial needs not met under the regular OSAP assessment.

- Approximately $1.5 million, an increase of 17% from 1986-87, was provided to students through the Ontario Special Bursary Plan, a component of OSAP that provides assistance for students in serious financial need who are taking 60% or less of a full course load.

Aid Recipients

For the academic year 1987-88, a total of 75 584 grant awards were issued for a dollar value of $153.39 million. In addition, 104 972 loans were issued with a value of $239.89 million, consisting of $209.59 million in federal loans and $30.38 million in provincial loans. Most of the students who received grants were also eligible for loans.

Table 1: Student Awards by Type (for a comparison with 1986-87 refer to Chart B, page 36)

	Number of Awards		Dollar Value (in millions)	
Grants	75 584	(41.9%)	$153.39	(39.0%)
Loans *	104 972	(58.1%)	$239.89	(61.0%)
Total	**180 556**		**$393.28**	

* Includes both Ontario and Canada Student Loans

There was a decrease of 4.7% in the total number of grant awards issued in 1987-88 compared to the previous year. The decrease in loan awards for the same period was 3.3%. (This was a direct result of student contributions increasing and reflects the continuing strength of the student job market.)

Of the total grant awards issued in 1987-88, 36 480, or 48.3%, were made to students attending universities in Ontario and 31 375, or 41.5%, to students enrolled in Ontario colleges of applied arts and technology.

Of the total loan awards, 29 388 were made to students who were not eligible for grant assistance for various reasons, the most common of which was that they had completed the first four years of their postsecondary study before applying for assistance in 1987-88. Grants made under the Ontario Student Assistance Program are limited to students in the first eight terms of postsecondary study with each term usually coinciding with one academic semester. Out of the total loans issued, 54 262, or 51.7%, were to Ontario university students and 35 892, or 34.2%, to college students. Table 2 presents a breakdown of loan and grant assistance.

Table 2: Student Awards by Type of Institution Attended

Institution Attended	Grants		Loans	
	Number	Dollar Value (in millions)	Number	Dollar Value (in millions)
University in Ontario	36 480 (48.3%)	$ 77.10 (50.3%)	54 262 (51.7%)	$ 130.05 (54.2%)
College in Ontario	31 375 (41.5%)	$ 62.18 (40.5%)	35 892 (34.2%)	$ 61.21 (25.5%)
Other Institution*	7 729 (10.2%)	$ 14.10 (9.2%)	14 818 (14.1%)	$ 48.68 (20.3%)
Total	**75 584**	**$153.39**	**104 972**	**$239.89**

* Other institutions include private vocational schools and postsecondary institutions outside of Ontario.

The breakdown of loans and grants by student background is summarized in the following table.

Table 3: Number (%) of Student Awards by Type of Student (for grant awards since 1978 refer to Table C, page 27)

	Grants	Loans
Dependent single students †	55 268 (73.1%)	59 772 (56.1%)
Independent single students †	10 537 (13.9%)	32 251 (30.7%)
Married students★	9 779 (12.9%)	12 949 (12.3%)
Total	**75 584**	**104 972**

† These terms are used to describe students who are deemed to be dependent or independent of parental financial resources. For Ontario Study Grant purposes, a student is considered to be independent when he or she has been in the work force full-time for three years, is married or is a single parent.

★ Included in the married students are 5 894 sole-support parents who received grant and loan assistance and 1153 sole-support parents who were awarded loans only.

Of the grant awards, 70 749, or 93.6%, were made to Canadian citizens, and the remainder (4 835, or 6.4%) to permanent residents (landed immigrants). As for loan awards, 97 909 (93.3%) were issued to Canadian citizens, and 7 063 (6.7%) to permanent residents.

During the academic year 1987-88, the proportion of grant awards given to female students increased slightly, as shown in Table 4.

Table 4: Students Receiving Assistance

	Grants		Loans	
	1986-87	1987-88	1986-87	1987-88
Male Students	35 141 (44.3%)	32 523 (43.0%)	49 275 (45.4%)	46 766 (44.6%)
Female Students	44 186 (55.7%)	43 061 (57.0%)	59 272 (54.6%)	58 206 (55.4%)
Total	79 327	75 584	108 547	104 972

Amount of Assistance Received

Of the total dollar value of grants, 68.1% was received by dependent single students; independent single students and married students received 16.2% and 15.7% respectively of the total grants. Table 5 shows the average grant assistance for the three groups of students and the change from 1986-87.

Table 5: Average Grant Assistance by Type of Student (to compare with 1985 to present, see Table E, page 29)

	1986-87	1987-88	% Change
Dependent single students	$1 576	$1 888	+19.8
Independent single students	1 872	2 358	+ 26.0
Married Students	2 001	2 459	+22.9

The significant increase in the average grant assistance reflects the increase in the personal and living allowances provided.

The average grant assistance to dependent single students shown in Table 5 is a composite amount for students who lived with their parents while attending school and for those who did not. Of the dependent single students, 68.6% lived away from home during 1987-88. The corresponding percentage for 1986-87 was 67.4.

The award profile of students according to the type of institution they attended is shown in Table 6.

Table 6: Average Grant Assistance by Type of Institution Attended

Institution Attended	Average Grant		
	1986-87	1987-88	% Change
University in Ontario	$1 786	$2 114	+18.3
College in Ontario	1 633	1 982	+21.4
Other Institutions	1 283	1 825	+42.2

Average grant awards for all students in Ontario's postsecondary institutions have increased in 1987-88, mainly due to increases in costs and allowances provided. Awards for students enrolled in universities and colleges increased by 18.3% and 21.4% respectively.

The figures for loans issued in 1987-88 are shown in Tables 7 and 8. The average loan assistance to dependent single students and married students decreased by 2.1% and 4.8% respectively mainly because of the corresponding increase in grants for these students, while the average loan for independent single students fell by 7.3%.

Table 7: Average Loan Assistance by Student Background

	Average Loan		
	1986-87	1987-88	% Change
Dependent single students	$1 570	$1 538	-2.1
Independent students	3 510	3 254	- 7.3
Married Students	3 478	3 311	- 4.8

Table 8: Average Loan Assistance by Type of Institution Attended

Institution Attended	Average Loan		
	1986-87	1987-88	% Change
University in Ontario	$2 494	$2 397	- 3.9
College in Ontario	1 864	1 705	- 8.5
Other Institution	3 262	3 282	+ 0.6

There has been a decrease in loan assistance received by all university and college students. The primary reason for this is the increase in grants for these students.

Table 9 shows the distribution of grant awards for the two academic years 1985-86 and 1987-88.

Table 9: Distribution of Grant Awards by Value (for 1985 to present, refer to Table D, page 28)

Value of Grant Awards	Percentage of Recipients			
	1986-87	cum%	1987-88	cum%
$ 1 – $ 500	9.7	–	8.0	–
501 – 1 000	11.5	21.2	9.7	17.7
1 001 – 1 500	13.2	34.4	13.0	30.7
1 501 – 2 000	12.8	47.2	10.5	41.2
2 001 – 2 500	19.2	66.4	10.4	51.6
2 501 – 3 000	7.9	74.3	17.6	69.2
Over $3 000	25.7	100.0	30.8	100.0

As Table 9 indicates, there was an increase of 5.1% in awards in the over $3 000 range in 1987-88.

In 1987-88, 13 875 students who were eligible for grant assistance did not receive an award because they had sufficient resources to cover the costs identified by the assessment.

The possible range of grant award assessments during 1987-88 ranged from a minimum of $50 to a maximum of $7 000. Similarly, the loan assessments had a wide spread, from $100 to over $8 000.

Students' Educational Costs and How They Were Met

The costs of students attending postsecondary institutions are composed of tuition fees, ancillary fees such as laboratory fees, student union fees and athletic fees, books and equipment, transportation, food and accommodation expenses. The Ontario Student Assistance Program supplements the students' own resources and those of the families to the extent needed to meet these costs. During 1987-88, student costs in the grant assessments consisted of 22.0% for tuition fees, 56.5% for food and accommodation, 11.6% for books and equipment, and the balance, 9.9%, for other miscellaneous costs. The average costs of the different student groups are shown in Table 10. They reflect the general increase in costs for all groups.

Table 10: Average Student Cost by Type of Student

	1986-87	1987-88	% Change
Dependent single students	$4 350	$4 660	+7.1
Independent single students	4 498	4 835	+7.5
Married Students	2 458	2 933	+19.3

The average student costs by type of institution attended are given in Table 11.

Table 11: Average Student Costs by Type of Institution Attended[4]

	1986-87	1987-88	% Change
Universities in Ontario	$4 663	$4 963	+6.4
Colleges in Ontario	3 762	4 047	+7.6
Other Institution	3 170	3 772	+19.0

For students attending Ontario's universities, the average tuition fee increase in 1987-88 was $81. Tuition fee increases for students enrolled in Ontario's colleges of applied arts and technology averaged approximately $23.

Approximately 53% of the total educational costs of all students eligible for grants in 1987-88 was met out of the resources of the students and/or their families. The remaining 47% was covered by grants from the Ontario Study Grant Plan. For the three categories of students, the proportion of their total costs met by non-repayable grants is as follows: for dependent single students 40.5%, for independent single students 48.8% and for married students 83.8%.

For dependent single students, resources assessed in the grant calculation came mainly from two sources: the student's own contribution (36.9%) and a parental contribution (63.1%). Parental contribution accounted for about 65.8% of the total resources for students living away from home and 54.7% for students living with parents while at school. The latter parents provided assistance in kind through the provision of room and board to the student.

4. The average costs for university students are higher than for college students due to higher tuition fees.

Family Profile of Students Receiving Assistance

Just over 70% of the dependent single students who received grant assistance in 1987-88 were from families with one or two children. The distribution of families by number of children is given in Table 12.

Table 12: Family Size of Dependent Single Students Receiving Grants

Number of children	% of Students	Cum %
1	37.0	—
2	33.2	70.2
3	19.6	89.7
4	7.2	97.0
5 and over	3.0	100.0

The grants received by dependent single students were based on parental income and also on the number of children in their family, and in particular, the number of children attending postsecondary institutions simultaneously. The average award for students whose parental incomes were $15 000 or lower was $2 989, while the average award for those whose parents earned over $30 000 was $769. Table F on page 30 summarizes the average grant for income ranges in 1986-87 and 1987-88.

Over 44% of the total value of grant assistance provided to dependent single students was received by students whose parental incomes were $15 000 or less. An additional 41% was received by students whose parents earned between $15 001 and $30 000. Approximately 15% of the total grant funds reached students whose parents were earning in excess of $30 000.[5]

Statistics Canada's median[6] income for families in Ontario for 1987 was $43 789. Students who came from families below the median income received approximately $103.9 million in grants, which represents 98.0% of the total grants provided to dependent single students in 1987-88.

The majority (52.7%) of married students who received grants in 1987-88, had a family gross income below $10 001. Close to 31% of these married students had incomes below $5 001.

5. The actual amount of assistance depends on a "need assessment" which takes into account the resources available to the students and the costs they are expected to incur during the study period.

6. Median is a statistical term which indicates the middle point of a data set. In this example, half of the family incomes in Ontario are greater than $43 789, and half are less.

Study Level/Course Profile

The students who were assisted with grants in 1987-88 were, for the most part, enrolled in post-secondary courses of twenty-six to thirty-eight weeks duration. The grant recipients in 1987-88, broken down by institution type and course length, are given in Table 13.

Table 13: Grant Recipients (%) by Type of Institution and Length of Course

Course Length	% In Ontario's Universities	Cum %	% In Ontario's Colleges	Cum %	% In Other Institutions	Cum %
Less than 19 weeks	7.3	-	14.2	-	20.0	-
20 - 25 weeks	1.0	8.3	1.9	16.1	8.8	28.9
26 - 32 weeks	7.0	15.3	2.6	18.7	28.8	57.7
33 - 38 weeks	77.3	92.6	73.0	91.7	23.9	81.6
Over 38 weeks	7.4	100.0	8.3	100.0	18.4	100.0

Universities in Ontario

Because grants are awarded to students in the first eight terms of postsecondary study, most of the grant recipients in 1986-87 (96.2%) were enrolled in undergraduate programs. About 3.3% of the students were in certificate/diploma programs or in the first year of their graduate studies. A very large segment of grant awards (73.7%) was received by students enrolled in general arts and sciences programs. Closely following that were the groups in engineering, business, and health sciences, in that order. The distribution of students in 1987-88 is given in Table 14.

Table 14: Distribution of University Students Receiving Grants By Type of Program

	% of All Students Receiving Grants	% of Total Enrolment
Arts and Sciences	73.7	53.6
except Law	0.3	2.2
except Theology	0.0	0.4
Engineering and Technology	8.1	7.8
Administration/Business	7.9	10.2
Health Sciences	4.6	2.4
except Medicine	0.5	3.4
except Dentistry	0.1	0.3
Education and Social Work	3.3	6.3
Other	1.3	3.6
Graduate Studies	0.3	9.8

Of the students who received *only loans*, 12.4% were enrolled in graduate programs, and the remaining 87.6% were registered as undergraduates or professional. The large number of loan recipients in undergraduate and professional programs is the result of students not qualifying for grant assistance but qualifying for loans, students taking a second bachelor's degree or diploma, students repeating courses, or students enrolling in longer programs (programs in excess of four years of study) which require a preparatory study of two to three years before the main program begins. Table 15 shows the distribution of students receiving only loans in 1987-88.

Table 15: Distribution of Students Receiving Only Loans, by Type of Program

	% of All Students Receiving Loans	% of Total Enrolment
Arts and Sciences	45.8	53.6
except Law	7.4	2.2
except Theology	0.2	0.4
Engineering and Technology	7.3	7.8
Administration/Business	5.1	10.2
Health Sciences	3.9	2.4
except Medicine	6.6	3.4
except Dentistry	1.3	0.3
Education and Social Work	9.0	6.3
Other	1.2	3.6
Graduate Students	12.4	9.8

Colleges in Ontario

The types of programs in which grant recipients from Ontario's colleges of applied arts and technology were enrolled in 1987-88 are given in Table 16.

Table 16: Distribution of College Students Receiving Grants, by Type of Program

Program of Study	% of Students	Cum%
Administration/Business	33.1	–
Arts and Sciences	19.7	52.8
Engineering and Technology	17.2	70.0
Health Science	16.3	86.3
Education and Social Work	9.5	95.8
Trades and Vocations	2.5	98.3
Other	1.7	100.0

Table 17 shows the distribution of college students receiving only loans in 1987-88.

Table 17: Distribution of College Students Receiving only Loans, By Type of Program

Faculty	Percentage of Students			
	Diploma	Cum%	Certificate	Cum%
Health Sciences	26.0	–	17.1	–
Administration/Business	18.2	44.2	15.6	32.7
Engineering and Technology	19.1	63.3	14.7	47.4
Arts and Sciences	27.4	90.7	22.9	70.3
Education and Social Work	6.6	97.3	2.5	72.8
Other	2.7	100.0	27.2	100.0

Canada Student Loans Program

The Canada Student Loans (CSL) Program is one of the student aid plans under the Ontario Student Assistance Program. Students who are eligible for grants and loans can get federal loans in addition to provincial grants. Other students, who are not eligible for grants because they have the equivalent of four years postsecondary education or because their school or program does not qualify for grants, may qualify for federal loans. The amount of assistance provided under the Canada Student Loans Program for the past ten years is shown in Table 18.

Table 18: Student Assistance Under the Canada Student Loans Program

Year	Number of Students Eligible for Loan Assistance	Amount of Loans Assessed (millions)
1977-78	80 959	$86.27
1978-79	75 106	74.42
1979-80	81 936	73.20
1980-81	78 991	83.39
1981-82	81 180	101.91
1982-83	100 778	146.54
1983-84	112 452	228.35
1984-85	114 369	255.64
1985-86	109 395	243.31
1986-87	108 547	231.29
1987-88	104 972	209.59

There was a large increase in the total value of Canada Student Loans assessed in 1983-84. This was primarily the result of a change in the Canada Student Loans Act under which the maximum loan assistance which students could receive was almost doubled.

Costs and allowances under the Canada Student Loans Program are more generous than those allowed in the Ontario Study Grant Plan. This difference provides some students with loans, as required, to meet their additional expenses related to their educational costs.

Ontario Student Loans Plan

Under the Ontario Student Loans Plan, provincially guaranteed loans are made available to students enrolled in postsecondary programs of study. When this plan was first introduced in 1975, it was intended to help students who were not eligible to apply for assistance under the Canada Student Loans Program for a number of reasons: the length of their study program was less than the minimum (twenty-six weeks), their program of study was not approved for Canada Student Loans, or their course load was less than 60% of a full program. The provincial loan plan grew steadily until 1978 when the total amount of loans negotiated under the plan reached approximately $3.47 million.

However, the maximum Canada Student Loan to which a student was entitled in a two-term academic year (thirty-two weeks) remained at $1800 from 1974 to 1983 in spite of annual increases in student costs. As a result, many students eligible for only loans were left with a substantial part of their need not met through federal loans. To bridge this gap, the scope of the Ontario Student Loans Plan was expanded in 1978. For students studying in Ontario, provincial loans top off federal loans, and students whose need exceeds the federal loan maximum can obtain the additional funds through provincially guaranteed loans. Table 19 illustrates the disbursement of provincially guaranteed loans since 1977-78.

Table 19: Ontario Student Loans

Year	Loans Issued (in millions)
1977-78	$ 1.6
1978-79	16.1
1979-80	18.0
1980-81	21.95
1981-82	27.65
1982-83	51.34
1983-84	24.92
1984-85	26.94
1985-86	26.68
1986-87	27.45
1987-88	30.30

As Table 19 shows, there was a sharp increase in Ontario Student Loans issued in 1982-83. This change was the result of a new formula used to calculate the contribution from parental income. Instead of net income being used to ascertain the contribution, the gross income was used with the table structure being revised to accommodate this change. The increase was offset the next year when the federal government increased the ceiling on Canada Student Loans to $100 per week from

$56.25, and then to $105 per week in 1984-85. This transferred the loan balance back to the Canada Student Loan program and accounts for the subsequent drop in Ontario Student Loans.

With the increase in the volume of these loans, two other factors have heightened the impact on provincial expenditure – (a) the rate of interest payable to lending institutions and (b) the extent of loan claims paid to banks under provincial guarantee.(See Table 20.)

Table 20: Ontario Student Loans - Interest and Claims

Year	Interest on Loans	Claims Paid Under Guarantee	
		Number	Amount
1976-77	$ 107 521.67	10	$ 8 571.33
1977-78	155 871.77	141	128 657.23
1978-79	170 625.37	226	253 551.63
1979-80	874 872.10	407	498 567.90
1980-81	2 807 474.24	944	1 229 125.76
1981-82	4 910 029.01	1 493	2 276 193.99
1982-83	6 054 284.09	1 159	2 282 985.91
1983-84	7 161 107.87	2 161	4 731 173.13
1984-85	7 065 405.08	2 325	6 118 859.92
1985-86	5 845 658.97	4 550	8 633 031.03
1986-87	5 628 633.29	4 423	7 240 376.71
1987-88	4 960 660.47	2 149	6 836 206.28

Under the Ontario Student Assistance Program, 243 544 provincial loans have been negotiated since its inception and only 8.1% of these loans have been claimed by banks as defaults.

The amounts shown in Table 20 represent claims paid to banks under the provincial guarantee for Ontario Student Loans. Once the amounts claimed are paid to the banks, procedures are initiated by the Central Collection Service of the province to recover the amounts due from the defaulting student borrowers.

A number of the defaulted loans are recovered from the students, usually with a commitment to provide repayment over an agreed period of time. There was a net recovery of 8.4% in terms of dollars during 1987-88. In these cases, interest accumulates on the outstanding amount until the debt is repaid in full. The amounts collected in the last three years were $1 684 223 in 1985-86, $1 876 582 in 1986-87 and $2 275 400 in 1987-88.

The value of defaulted loans since the inception of the Ontario Student Loans Plan is approximately $37.27 million. The claims (principal amount owing on loans and interest accrued thereon) vary in value from less than $100 to over $4 000 (see Table 21). An analysis of the reasons for the claims (given by the banks at the time of making their claims under the provincial guarantee) is given in Table 22.

In an attempt to reduce claims, students are advised, when they are located, about the consequences of loan defaults. As well as repaying the loan debt to a collection agency, the defaulters face other consequences: no consideration for further assistance until one year after the full repayment of the debt and accumulated interest.

Table 21: Student Loan Claims By Amount

Claim Ranges	% of Loan Accounts	Cum %
$ 1 - $ 500	12.3	–
501 - 1000	16.8	29.1
1001 - 1500	14.4	43.5
1501 - 2000	19.6	63.1
2001 - 2500	11.9	75.0
2501 - 3000	7.1	82.1
3001 - 3500	4.2	86.3
3501 - 4000	3.9	90.2
4001 and over	9.8	100.0

As Table 21 shows, 75% of the provincial claims were in the less than $2 001 range.

Table 22: Student Loan Claims by Reasons for Default

Reason for Claim	Per Cent of Claims
Unwillingness/Non-cooperation	36.4
Inability to locate/trace/contact student borrower	28.5
Unemployment	11.9
Bankruptcy	4.9
Illness	2.0
Death	1.1
Other miscellaneous reasons	15.2
Total	100.0

Ontario Special Bursary Plan

The Ontario Special Bursary Plan, a unique component of the Ontario Student Assistance Program, was introduced in 1975 to assist special categories of students such as sole-support parents, those receiving social welfare assistance, the unemployed and individuals with low incomes. The bursary is intended to help students unable to obtain other financial assistance and is primarily nonrepayable assistance given to entry level students who are unable to attend full-time studies. The primary purpose of the bursary is to help students acquire marketable skills and improve their earning potential. Over the past ten years, this plan has been of benefit to the above categories of students. The assistance provided under the Ontario Special Bursary Plan during the years 1985-86 to 1987-88 is shown in Table 23.

Table 23: Assistance Provided Under the Ontario Special Bursary Plan

	1985-86	1986-87	1987-88
Number of students assisted	2 564	2 688	2 226
Total assistance provided	$1 231 947	$1 246 718	$1 460 097
Average bursary award	480	464	656
Maximum bursary	1 200	1 200	1 500

The Ontario Special Bursary Plan was originally intended only for part-time students carrying a 60% course load or less. However, because of its suitability for students in academic upgrading programs at community colleges, students enrolled in these programs with a course load of over 60% are now also permitted to apply for special bursaries.

Of the total number of students who received bursary assistance in 1987-88, about 25% were males and 75% were females. The marital status of recipients is given in Table 24.

Table 24: Marital Status of Recipients of the Ontario Special Bursary Plan

Status	% of Students
Single Male	10.6
Single Female	15.0
Sole-support parents	60.7
Other married students	13.7
Total	100.0

Of all the bursary recipients, 78.4% had no employment to report during the period of study. The remaining 21.6% had some kind of employment; 6.0% in full-time employment and 15.6% part-time employment.

Seventy-seven per cent of bursary recipients in 1987-88 were receiving direct or indirect support of some kind from a government agency, as shown in Table 25.

Table 25: Bursary Recipient Receiving Government Support

Nature of Support Funds	% of Students
Family Benefits allowances	43.3
General Welfare allowances	25.9
Unemployment Insurance Benefits	4.7
Other pension benefits	2.3
Manpower allowances	0.3
Penitentiary allowances	0.6
Rehabilitation benefits	0.2
Workers' Compensation benefits	0.4
Subtotal	**77.7**
Those receiving no support	22.3
Total	**100.0**

A large majority of the bursary recipients (69.7%) did not have any prior postsecondary education. Of the total bursary recipients 26.6% had some postsecondary education. Another 4.3% had a degree, diploma or certificate at the time of applying for bursary assistance. Of the students who had previous postsecondary education, 49.1% were sole-support parents.

Ontario Work-Study Plan

In 1982-83 the Ontario Work-Study Plan was introduced as part of the Ontario Student Assistance Program. The objective of this plan is to provide financially needy students with additional funds in the form of remuneration for work done, in order to help them meet their costs without an excessive dependence on loans. This plan emphasizes the principle of self-help and permits students to make up the shortfall in their cash requirements by working on campus at times that will not conflict with their academic schedule. The program costs are shared equally between the province and the postsecondary institutions.

The expenditure for the program in the fiscal year 1987-88 was $1 040 653 which represents a half share of the total outlay for the plan. The response to the plan has been enthusiastic from both students and the postsecondary institutions which have participated in the plan.

A breakdown of the recipients of work study funds is provided below in Table 26.

Table 26: Number of Recipients of Work Study Funds by Type of Institution

	# of Recipients	As % of Total
University in Ontario	2 760	68.8
College in Ontario	1 251	31.2
Total	**4 011**	**100.0**

The main reasons which prompted these students to apply for work study funds were: need above grant maximums (30.6%), expected resources not available (29.6%), high loan indebtedness (17.4%) and some costs not recognized under OSAP (16.7%). An example of this latter might be that costs incurred in students' projects required for their program (e.g. Fine Arts, Architecture) were higher than those accepted for OSAP purposes.

Resources Expected From Assets

The policy requiring a contribution from assets was first introduced in 1978-79 to discourage applications from students who had sufficient personal or family assets to meet their education costs. Under this policy, a contribution is expected from the net value of the student's or family's assets, when determining the student's financial need. Because of this contribution from assets, funds available in the program could be directed to those students who need assistance most. In 1987-88, 12 595 students who received grants had a contribution from parental assets, the average contribution was $1 351 per student. The average contribution on assets for 1007 married students was $2 015 each. There were 5 251 students receiving grants who had a contribution expected from their own assets; 7.0% of grant eligible students overall had assets in the range where a contribution may be expected. The average amount was $930 per student.

Appeal Board

Students with unique circumstances which are not covered by the normal assessments under the Ontario Student Assistance Program are allowed to appeal for additional assistance. Appeals are initially reviewed in the Appeals Section of the Student Awards Branch. Circumstances which cannot be accommodated within appeal guidelines are forwarded to an independent Appeal Board consisting of representatives from the student organization, the public, Ontario Association of Student Financial Aid Administrators and the on-campus administrators of OSAP. The Appeal Board ensures equity in individual cases and provides additional support funds when needed.

The following are some of the reasons for students' appeals: waiver of student asset contribution (2.8%), waiver of parental asset contribution (6.7%), spousal inability or refusal to contribute (10.7%), step-parent's refusal to assist (18.2%), parental refusal to support (28.0%), and parental inability to support (32.5%).

During the 1987-88 academic year, 1 689 requests of this nature were handled by the appeal process. These appeals resulted in the awarding of $1 158 038 in grants and $2 477 783 in loans to 1 210 students. Appeals were approved in 71.6% of the cases.

Ministry Verification of Information

The main purpose of the ministry's verification process is to monitor the administration of the Ontario Student Assistance Program. In this process, data submitted by applicants are validated, and individual cases, which are either selected by the ministry or brought to its attention, are investigated.

Supporting data provided by students in the application process are examined initially by the Financial Aid Administrators at the colleges and universities when the applications are first screened. This is supplemented by a further, more detailed, review by the Verification staff at the ministry. Files maintained at the financial aid offices in the colleges and universities are also audited to ensure compliance with OSAP policies.

Under the Ontario Study Grant Plan introduced in 1978, students and/or their parents or spouses are expected to sign Approval for Release of Tax Information forms which allow the ministry to confirm with Revenue Canada the income data shown on the students' applications. In administering this system for income verification, the ministry fully preserves the confidentiality of the information provided.

In 1987-88, 7 693 selected files were examined in detail for accuracy of assessments as part of the general audit of student data. Files were selected for examination both through random identification and "flagging" for potential inaccuracies by the Financial Aid Administrators at the colleges and universities. The results of this examination showed underpayments of $191 719 and overpayments of $2 780 423. When a grant overpayment is identified, a notice of overpayment is issued to the student with a request to return the funds. A total of 4 419 cases were involved in these adjustments.

Three hundred and fifty-four cases were investigated in 1987-88 for suspected fraud or misrepresentation, with thirty-four cases being referred to the Ontario Provincial Police or the Royal Canadian Mounted Police for follow-up. Nine cases were concluded in court, resulting in four criminal and two statutory convictions, and three dismissals.

Assistance to Students Enrolled in Private Vocational Schools

When the Ontario Study Grant Plan was introduced in 1978-79, twenty private vocational schools were approved for participation in the grant plan. In 1987-88, 49 private vocational schools participated in the grant plan.

During the year 1987-88, 5 283 students enrolled in private vocational schools received grant assistance totalling $9.05 million. The number of students who received grants in 1987-88 represents a decrease of 6.0 % over that in the previous year. The average amount of grant assistance

provided to these students in 1987-88 was $1 714 per academic year. Grant assistance to these students was increased to a maximum of $1 500 per single term of study. This explains why there has been a corresponding decrease of 14.5% in the loan assistance received by these students.

Private vocational school students who received grant assistance in 1987-88 were enrolled mainly in trades and vocations, administration or business programs and engineering and technology. The participation in OSAP by students from private vocational schools in Ontario for 1986-87 and 1987-88 is given in Table 27. The role of Ontario Student Assistance Program is seen by many as significant in helping vocational students to acquire highly marketable skills and enter the work force in a short time.

Table 27: Assistance Provided to Private Vocational Students

	1986-87		1987-88	
	Grants	Loans	Grants	Loans
Number of Students receiving aid	5 641	7 760	5 283	7 008
Total value of aid received (in millions)	$6.38	$27.26	$9.05	$23.31

Conclusion

In its tenth year of operation, the Ontario Study Grant Plan has promoted accessibility to post-secondary education for Ontario residents by providing 75 584 students with a total of $153.39 million as need-based, non-repayable grants. In addition, federally guaranteed loans of $209.59 million and provincially guaranteed loans for $30.3 million were also issued to students in 1987-88. Through a combination of these two interest-free loans, the program ensured equality of opportunity for higher education to students who needed additional support funds to complete their studies. A total of 104 972 students were issued a mix of federal and provincial loans.

Full-time students who received assistance in 1987-88 constituted 36.3% of the total full-time enrolment in Ontario's universities and colleges.

In 1978-79 the focus for grant assistance was shifted significantly to dependent single students as a result of limits being placed on who can receive grants (i.e. the introduction of grant eligibility periods). In 1987-88 over 73% of the total grant awards was made to this group of students. This is in sharp contrast to the situation before 1978-79, when only 45.5% of the grant awards was received by this group.

Of the dependent single students who received grants, approximately 26.5% had parents who earned less than $14 200, the cut-off point for contributions expected from parental gross income. These same students received approximately 41.3% of actual grant monies, indicating that the average grant per student increases with decreasing parental gross income.

The profile of family incomes in Ontario, according to Statistics Canada's preliminary figures for 1987, is given in Table 28.

Table 28: Profile of Gross Family Incomes in Ontario

Income Ranges	Per Cent of Families	Cum %
Under $10 000	3.4	–
10 000 – 12 499	1.9	5.8
12 500 – 14 999	1.8	7.1
15 000 – 17 499	3.9	11.0
17 500 – 19 999	3.9	14.9
20 000 – 24 999	6.5	21.4
25 000 – 29 999	7.0	28.4
30 000 – 34 999	7.9	36.3
35 000 – 39 999	7.9	44.2
40 000 – 44 999	8.0	52.2
45 000 – 49 999	6.9	59.1
50 000 – 54 999	7.6	66.7
55 000 – 59 999	6.3	73.0
60 000 – and over	27.0	100.0
Average income	$46 967	
Median income	**$43 789**	

As noted in the above chart, 50% of the families in Ontario had incomes below $43 789. This can be matched with the family income profile of the dependent single students who received assistance in 1987-88. It is interesting to note that 92.1% of the students who received grants in 1987-88 came from families whose gross income was below the median level (see Table F, page 30).

Various factors affect the student's decision to enrol or continue in postsecondary study, and availability of financial support is one of these factors. It is this factor that the Ontario Student Assistance Program will continue to address in its twin objectives of promoting accessibility to higher education and ensuring equality of opportunity.

APPENDIX 1

TABLES

Table A:

Ontario Student Assistance Program
Total Provincial Expenditure –
Grants, Loan Interest and Claims, Bursaries, Work Study Funds

Fiscal Year	Ontario Study Grants	Ontario Student Loan Interest and Claims	Ontario Special Bursaries	Ontario Work Study Plan	Total
1987-88	$ 153 391 890	$ 11 796 867	$ 1 460 097	$ 1 040 653	$ 167 689 507
1986-87	134 797 498	12 869 010	1 246 718	733 617	149 646 843
1985-86	117 654 282	14 478 690	1 231 947	658 201	134 023 120
1984-85	111 997 110	13 184 265	1 140 379	341 659	126 663 413
1983-84	106 843 710	11 892 281	1 021 649	167 406	119 925 046
1982-83	100 515 441	8 337 270	582 819	47 521	109 483 051
1981-82	78 747 421	7 186 223	490 111	–	86 423 755
1980-81	85 377 688 *	4 036 600	477 471	–	89 891 759
1979-80	84 009 164 *	1 373 440	409 394	–	85 791 998
1978-79	78 989 259 *	424 177	427 736	–	79 841 172

* Includes loan remission, which was provided as a transition arrangement to students affected by the introduction of the Ontario Study Grant Plan in 1978-79.

Source: Public Accounts of Ontario

Table B:

Ontario Student Assistance Program
Full-time Enrolment and OSAP Recipients

Year	Full-time Enrolment in Ontario Universities and Colleges	OSAP Recipients * (Grant and Loan)	% Full-time Enrolment Receiving OSAP
1987-88	289 138	104 972	36.3%
1986-87	279 469	108 547	38.8
1985-86	278 862	109 395	39.2
1984-85	281 620	114 369	40.6
1983-84	278 416	112 452	40.4
1982-83	264 658	100 778	38.1
1981-82	247 533	81 180	32.8
1980-81	235 461	78 991	33.5
1979-80	225 504	81 936	36.3
1978-79	219 204	74 956	34.2

* Enrolled in Ontario universities and colleges, and also in private vocational schools, and other postsecondary institutions.

Source: Ministry of Colleges and Universities, Corporate Planning and Services Branch reports; Ministry of Colleges and Universities statistical reports.

Table C:

Ontario Student Assistance Program
Grant Awards by Student Group

Program Year	Total Awards Issued	Dependent Single Students – No. of Awards	Married Students – No. of Awards	Independent Single Students – No. of Awards
1987-88	75 584	55 268 (73.1%)	9 779 (12.9%)	10 537 (13.9%)
1986-87	79 327	59 466 (75.0%)	9 453 (11.9%)	10 408 (13.1%)
1985-86	81 762	62 726 (76.7%)	8 657 (10.6%)	10 379 (12.7%)
1984-85	86 947	67 266 (77.3%)	8 659 (10.0%)	11 022 (12.7%)
1983-84	86 930	67 755 (77.9%)	7 983 (9.2%)	11 192 (12.9%)
1982-83	78 554	60 297 (76.8%)	7 967 (10.1%)	10 290 (13.1%)
1981-82	62 557	47 338 (75.7%)	6 695 (10.7%)	8 524 (13.6%)
1980-81	62 320	47 753 (76.6%)	6 294 (10.1%)	8 273 (13.3%)
1979-80	62 373	46 703 (74.9%)	6 546 (10.5%)	9 124 (14.6%)
1978-79	54 000	40 235 (74.5%)	5 223 (9.7%)	8 542 (15.8%)

Source: Ministry of Colleges and Universities statistical reports

Table D:

Ontario Student Assistance Program
Grant Awards – Dollar Ranges

Range of Award	1985-86 Recipients (as % of total)	1985-86 Cum %	1986-87 Recipients (as % of total)	1986-87 Cum %	1987-88 Recipients (as % of total)
$ 1 – 500	10.2	–	9.8	–	8.0
501 – 1 000	12.2	22.4	11.5	21.3	9.7
1 001 – 1 500	13.4	35.8	13.2	34.5	13.0
1 501 – 2 000	12.9	48.7	12.8	47.3	10.5
2 001 – 2 500	20.0	68.7	19.2	66.5	10.4
2 501 – 3 000	8.1	76.8	7.9	74.4	17.6
3 001 – 3 500	7.6	84.4	7.5	81.9	6.6
3 501 – 4 000	6.3	90.7	6.5	88.4	6.5
Over $4 000	9.3	100.0	11.6	100.0	17.7

Source: Ministry of Colleges and Universities statistical reports

Table E:

Ontario Student Assistance Program
Average Grant Awards by Student Group

Student Group	1985-86	1986-87	1987-88*
Dependent single students	$1 278	$1 576	$1 888
Independent single students	1 906	1 872	2 358
Married students	1 718	2 001	2 459

* refer to Table 5, page 6 for a discussion of the 1987-88 figures

Source: Ministry of Colleges and Universities statistical reports

Table F:

Ontario Student Assistance Program
Grants Received by Dependent Students
According to their Parental Gross Income Ranges
1986-87 and 1987-88

Parental Gross Income Ranges	Grant Recipients (as % of Total)		Total Grants Assessed (as % of Total)		Average Grants/ Income Range	
	1986-87	1987-88	1986-87	1987-88	1986-87	1987-88
$ 1 – $8 000	13.2	12.7	23.9	20.4	2 850	3 081
8 001 – 9 000	1.9	2.2	3.3	3.3	2 696	2 919
9 001 – 10 000	2.1	2.3	3.8	3.5	2 860	2 959
10 001 – 11 000	2.2	2.2	3.8	3.3	2 746	2 963
11 001 – 12 000	2.4	2.3	4.0	3.5	2 726	2 954
12 001 – 13 000	2.2	2.1	3.8	3.1	2 664	2 869
13 001 – 14 000	2.4	2.3	3.9	3.5	2 594	2 935
14 001 – 15 000	2.3	2.3	3.9	3.3	2 697	2 798
15 001 – 16 000	2.2	2.3	3.5	3.4	2 507	2 837
16 001 – 17 000	2.4	2.2	3.7	3.2	2 478	2 766
17 001 – 18 000	2.5	2.2	3.8	3.2	2 415	2 802
18 001 – 19 000	2.3	2.3	3.4	3.2	2 348	2 650
19 001 – 20 000	2.5	2.3	3.5	3.2	2 212	2 628
20 001 – 25 000	11.7	11.9	13.5	14.5	1 839	2 341
25 001 – 30 000	11.2	11.0	8.5	10.3	1 208	1 796
30 001 – 35 000	11.3	11.0	5.1	7.2	721	1 249
35 001 – 40 000	9.9	9.9	2.5	4.0	398	780
Over $40 000	15.3	16.6	2.2	3.8	226	444
Total	**100.0**	**100.0**	**100.0**	**100.0**	**1 576**	**1 888***

* refer to Table 5, page 6 for a discussion of the 1987-88 figures

Source: Ministry of Colleges and Universities statistical reports

Table G:

Ontario Student Assistance Program
Gross Asset Ranges of Parents of
Dependent Students Eligible for Grants*

Parental Gross Asset Ranges	1985-86 % of Students	1986-87 % of Students	1987-88 % of Students
Less than $1	7.8	8.4	9.1
$ 1 – $80 000	60.1	55.1	49.2
80 001 – 100 000	12.0	12.9	12.1
100 001 – 120 000	7.1	8.0	8.5
120 001 – 140 000	4.4	5.4	6.6
140 001 – 160 000	3.0	3.6	4.6
160 001 – 180 000	1.7	2.1	3.1
180 001 – 200 000	1.0	1.2	1.9
200 001 – 220 000	0.6	0.8	1.3
220 001 – 240 000	0.5	0.6	0.8
240 001 – 260 000	0.4	0.4	0.6
260 001 – 280 000	0.3	0.3	0.4
280 001 – 300 000	0.2	0.2	0.3
Over $300 000	0.9	1.0	1.5
Total	**100.0**	**100.0**	**100.0**

* refer also to Resources Expected from Assets (page 19)

Source: Ministry of Colleges and Universities statistical reports

Table H:

Ontario Student Assistance Program
Contribution from Students' Summer Earnings

Contribution Ranges	% of Students		
	1985-86	1986-87	1987-88*
Less than $1	12.5	7.2	8.9
$ 1 – 200	0.2	0.1	0.1
201 – 400	0.4	0.3	0.2
401 – 600	19.1	20.4	13.4
601 – 800	2.3	2.5	2.6
801 – 1 000	11.9	3.1	3.5
1 001 – 1 200 †	42.1	51.4	42.3
1 201 – 1 400	2.7	3.5	3.5
1 401 – 1 600	2.6	3.4	4.0
1 601 – 1 800	1.6	2.2	2.6
1 801 – 2 000	1.4	1.9	2.6
2 001 – 2 200	0.9	1.2	1.4
2 201 – 2 400	0.7	0.8	6.2
2 401 – 2 600	0.6	0.7	1.6
2 601 – 2 800	0.4	0.4	1.2
2 801 – 3 000	0.2	0.3	1.1
Over $3 000	0.4	0.6	4.8
Total	**100.0**	**100.0**	**100.0**

* Does not include students' summer earnings for married students and sole-support parents.

† The frequency range is large because the minimum expected student summer contribution is $1 120 for 16 weeks of summer employment.

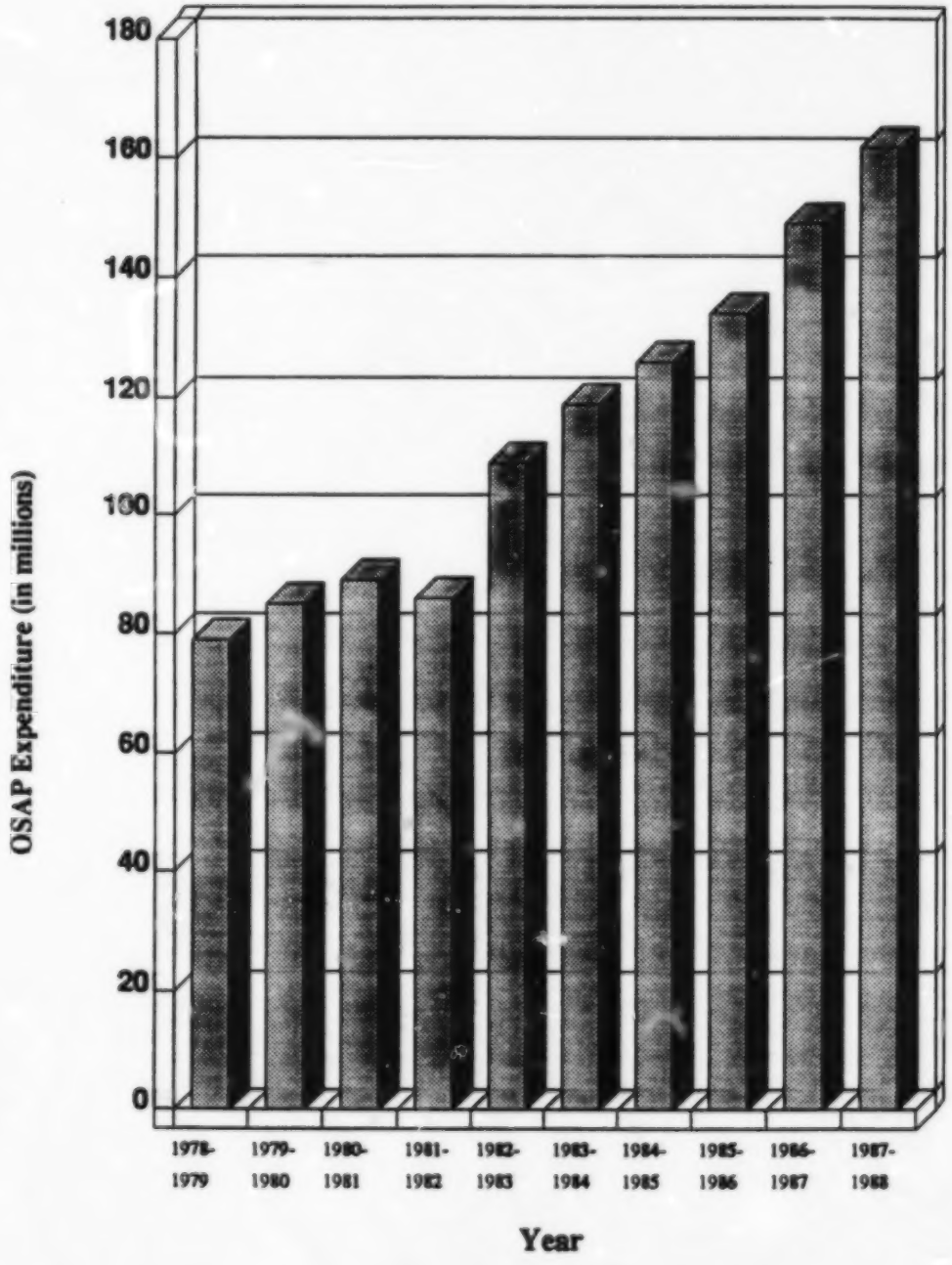
Source: Ministry of Colleges and Universities statistical reports

APPENDIX 2

CHARTS

Chart A:

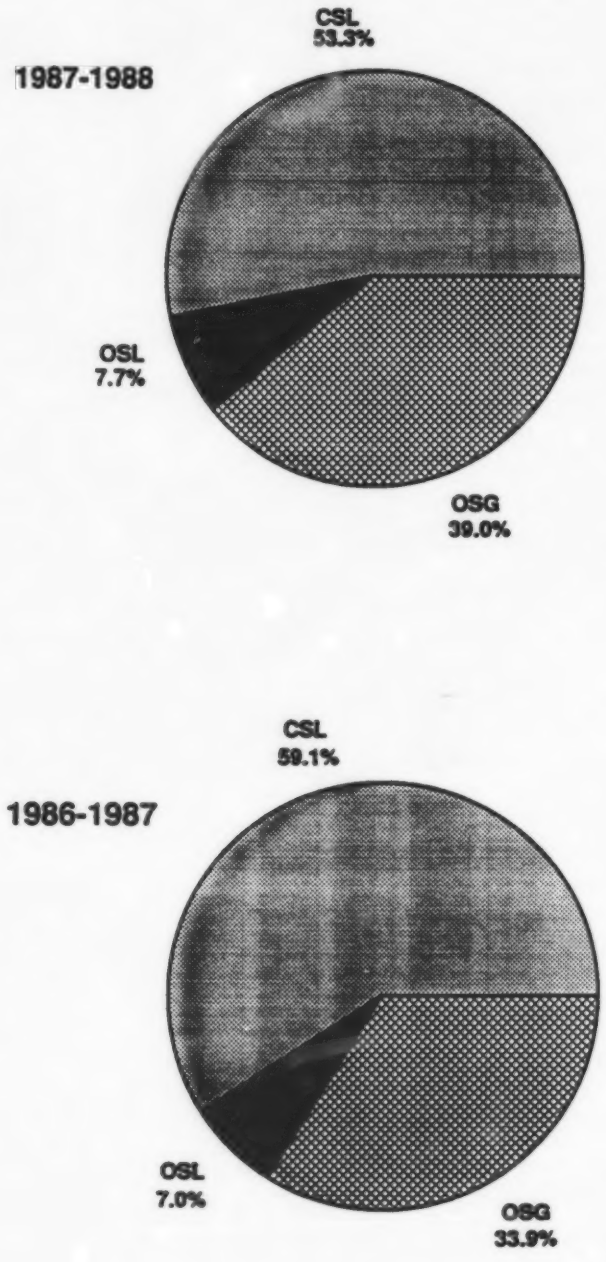
Ontario Student Assistance Program
Total Expenditure*



* Refer to Table A, page 25 for exact amounts.

Chart B:

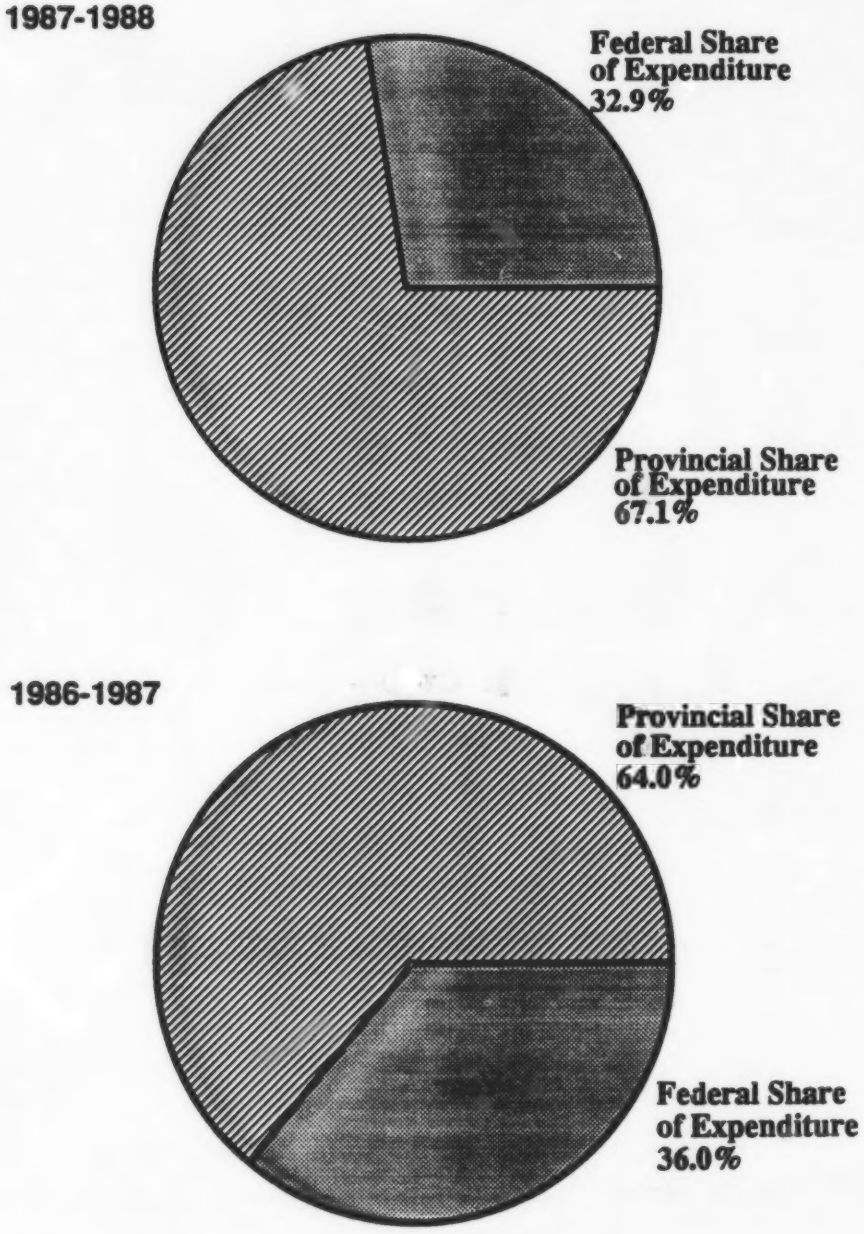
Ontario Student Assistance Program
Breakdown of Total Assistance — 1987-88



OSG: Ontario Study Grant (refer to Table 5, page 6)
CSL: Canada Student Loan (refer to Table 7, page 7, and Table 18, page 13)
OSL: Ontario Student Loan (refer to Table 7, page 7, and Table 19, page 14)

Chart C:

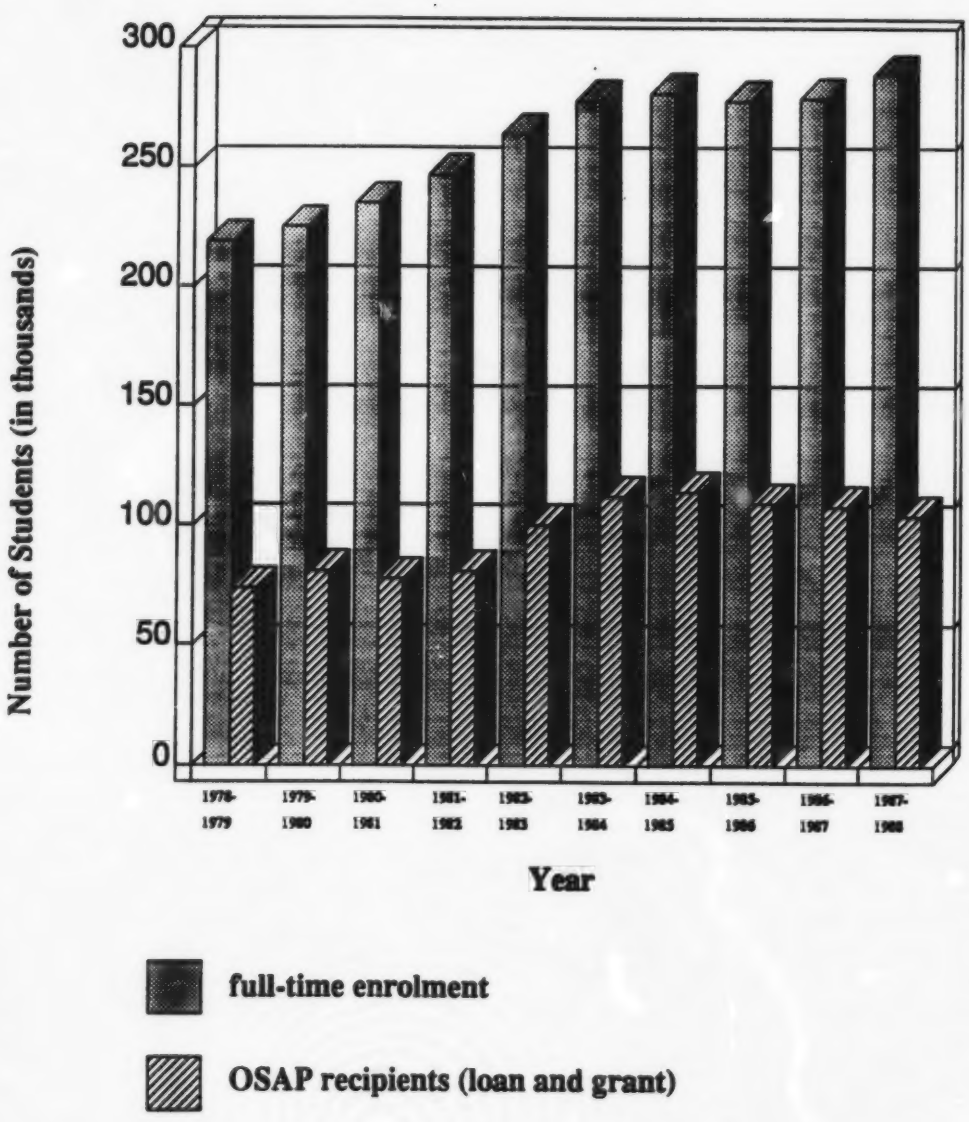
Ontario Student Assistance Program
Expenditure by Federal and Provincial Governments*



* Expenditures include: Grants and bursaries, interest on loans, payments covering loan defaults, loan remissions and other direct payments to students.

Chart D:

Ontario Student Assistance Program
Full-time Enrolment in Ontario Universities and Colleges
and OSAP Recipients*

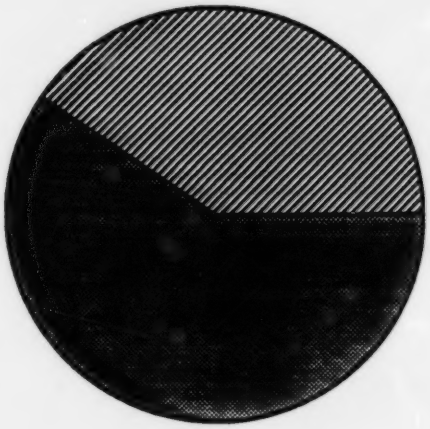


* Refer to Table B, page 26 for exact figures.

Chart E:

Ontario Student Assistance Program
Costs of Students Applying for Grants

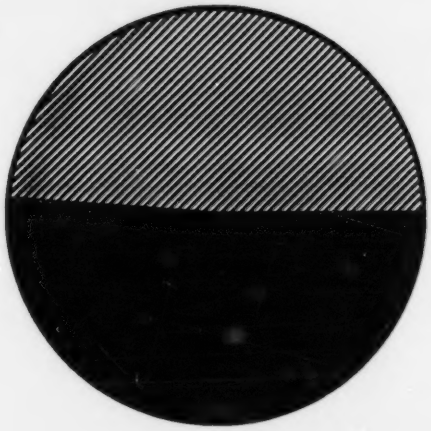
Dependent Single Students



Provincial Grants
40.5%

Resources and/or Loans
59.5%

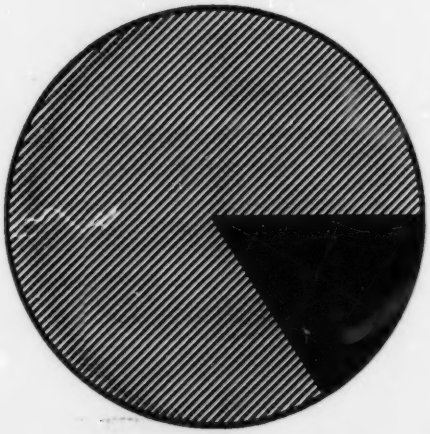
Independent Single Students



Provincial Grants
48.8%

Resources and/or Loans
51.2%

Married Students



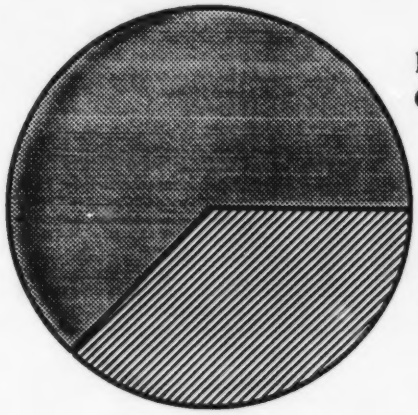
Provincial Grants
83.8%

Resources and/or Loans
16.2%

Chart F:

Ontario Student Assistance Program
Resources of Students in Grant Assessments

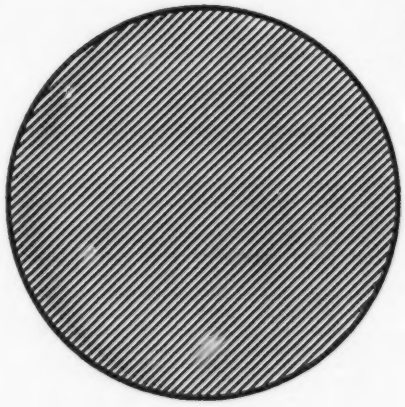
Dependent Single Students



Parental Contribution
63.1%

Student's Own Contribution
36.9%

Independent Single Students



Student's Own Contribution
100%

Married Students

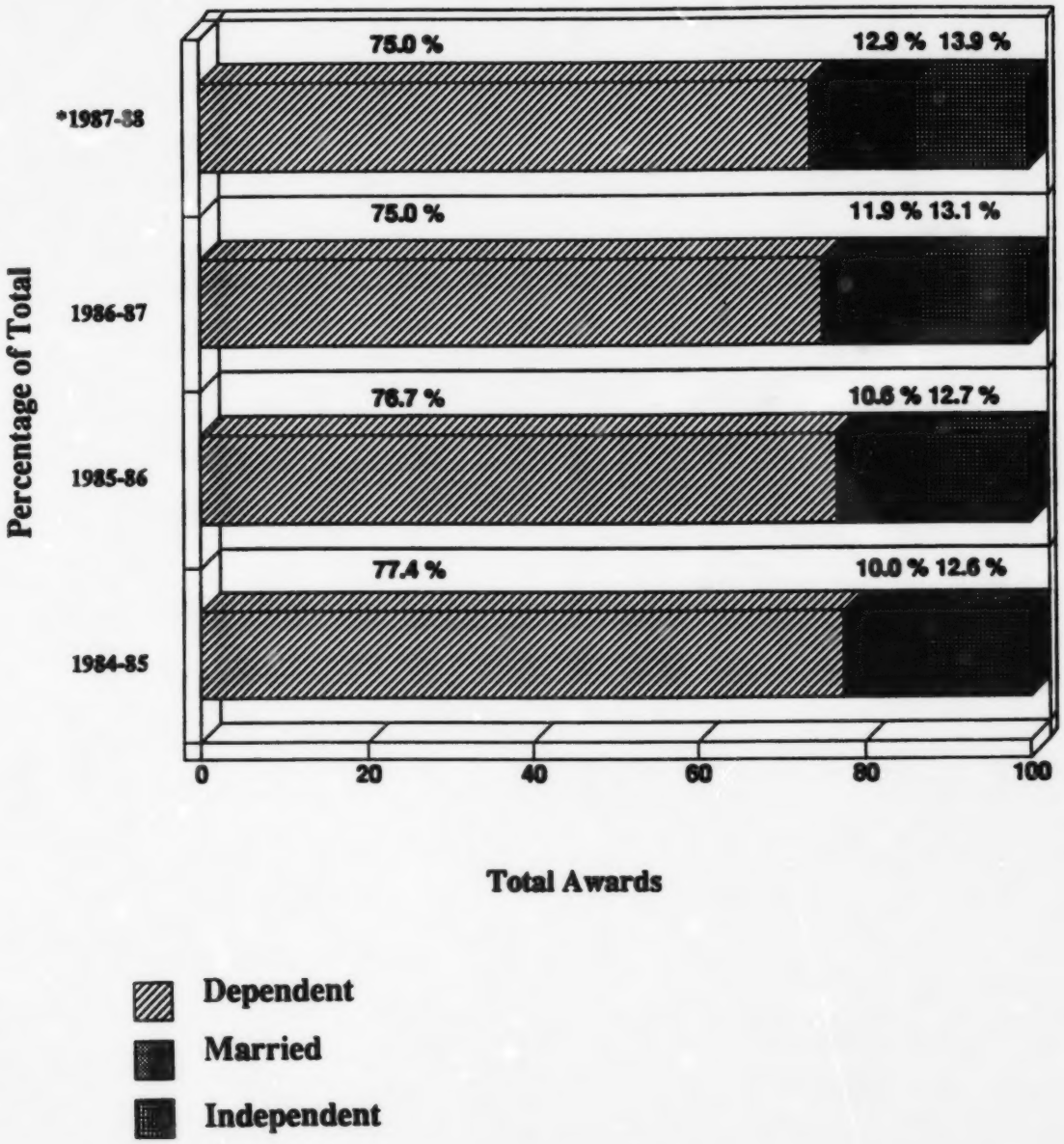
Student's Own Contribution*
69.8%

Family Contribution
30.2%

* Includes contribution from spouses' assets, spouses' income, study period earnings and other resources; does not include contributions from student's summer earnings.

Chart G:

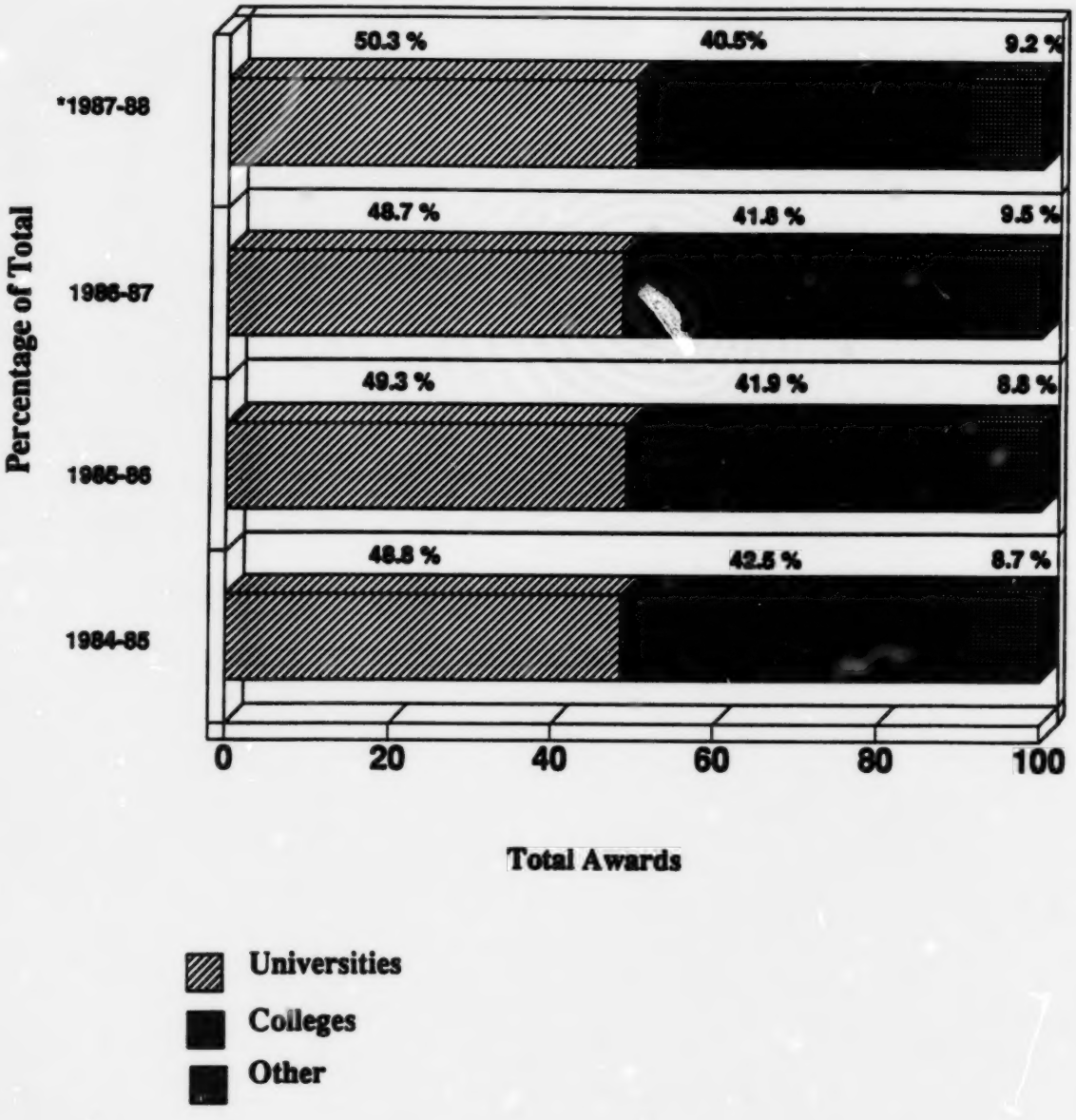
Ontario Student Assistance Program
Grant Awards by Student Group



* Refer to Table C, page 27 for actual 1987-88 figures.

Chart H:

Ontario Student Assistance Program
Grant Awards by Institution Type



* Refer to Table 2, page 5 for actual 1987-88 figures.

Chart I:

Ontario Student Assistance Program
Parental Gross Income of
Dependent Single Students Receiving Grants

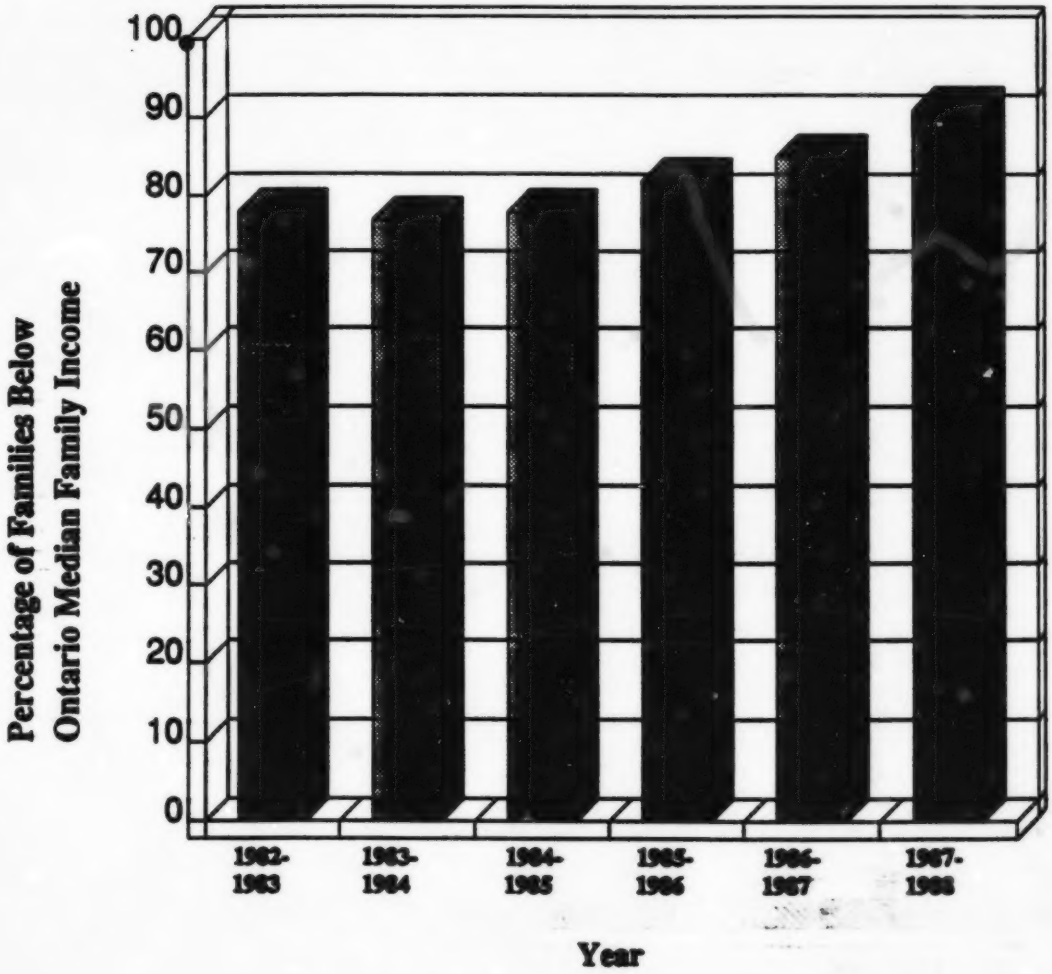


Chart J:

Ontario Student Assistance Program
Ontario Population (Aged 20-24)
Full-time Enrolment in Ontario Universities and Colleges, and OSAP Recipients